

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17673-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman  
7103 Doctors Path  
Riverhead, NY 11901

Social Security No.:  
xxx-xx-8893

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- A Motion to Dismiss has been filed by .
- An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
  - The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - The corporate debtor is self-represented.
  - Other: Failure to Obtain Approval of a Disclosure Statement and Failure to Confirm Plan.

A hearing to determine if there is cause for dismissal will be held by the Honorable Stacey L. Meisel on,

Date: 10/8/19

Time: 11:00 AM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

Dated: September 12, 2019  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Laura Nicoleau-Berman  
Debtor

Case No. 18-17673-SLM  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 170

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db Laura Nicoleau-Berman, 7103 Doctors Path, Riverhead, NY 11901  
517916808 +American Express, PO Box 650448, Dallas, TX 75265-0448  
517606157 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517916809 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15109, Wilmington, DE 19886-5019)  
517916810 +Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337  
517916800 Farm Credit East, 240 South Road, Enfield, CT 06082-4451  
517916814 +HSBC, PO Box 4675, Carol Stream, IL 60197-4675  
517460556 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
517916801 +Kondaur Capital Corp, 333 South Anita Drive,, Ste 400, Orange, CA 92868-3314  
517460557 M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986  
517916805 +Prober & Raphael, A Law Corporation, 20750 Ventura Blvd. Suite 100, Woodland Hills, CA 91364-6207  
517580648 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
517611776 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bnccmail@irs.gov Sep 12 2019 23:36:10 Dist Dir of IRS,  
Insolvency Function, PO Box 724, Springfield, NJ 07081-0724  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 23:36:40 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 23:36:37 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
asnee +E-mail/Text: jmarshall@jmppartnersllc.com Sep 12 2019 23:36:34 John J Marshall,  
6800 Paragon Place, Suite 202, Richmond, VA 23230-1656  
517916811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 12 2019 23:32:17 Capital One,  
PO Box 71083, Charlotte, NC 28272-1083  
517916812 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 12 2019 23:33:05 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
517600523 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Sep 12 2019 23:48:19 Directv, LLC,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517483476 E-mail/Text: mrdiscen@discover.com Sep 12 2019 23:35:49 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517916813 +E-mail/Text: mrdiscen@discover.com Sep 12 2019 23:35:49 Discover Card, PO Box 6103,  
Carol Stream, IL 60197-6103  
517608934 E-mail/Text: camanagement@mtb.com Sep 12 2019 23:36:19 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
517589137 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 12 2019 23:36:36 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517592754 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 23:33:05  
Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
517607827 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Sep 12 2019 23:47:47 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

op U.S. Bankruptcy Court  
517916803 Property Taxes  
517460558 Sussex County Sheriff Office  
517916806 Sussex County Sheriff Office  
517916807\* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,  
Detroit, MI 48232  
517872106\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517916804\* +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
517916802\* M&T Bank, P.O. Box 62986, Baltimore, MD, 21264-2986  
517879927 ##+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

TOTALS: 4, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com, r62214@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Jeremy Doppelt Realty Management LLC Defined Benefit Plan kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7